

Personal (Credit) Information Inquiry and Use Offer Agreement

Messrs. TalkBank

If you acquire or use your personal (credit) information or provide it to a third party with respect to your loan (financial) transaction with you, please refer to the "Usage and Protection of Credit Information Act", of which the consent of the individual is required, Article 15 Clause 2, Article 32 Clause 1, Article 33 and Article 34, "Personal (Credit) Information Protection Act" Article 15 Clause 1, Article 17 Clause 1 Item 1, Article 24 Clause 1 Item 1, Paragraph 2 of Article 24.

► (Financial) transactions, including loans, etc., means transactions involving banking business (loan), concurrent business (credit card, etc.), and incidental business (guarantee, factoring, etc.).

* You can conclude a contract only by agreeing to necessary information.

1. Matters concerning the collection and use of personal (credit) information

- Purpose of collection and use

- Judging whether or not to establish a (financial) transaction relationship
- Establishment, maintenance, implementation, management of a (financial) transaction relationship
- Financial Accident Investigation, Dispute Resolution, Complaint Handling
- Obligations in statute

- Items to collect and use

■ Personally identifiable information (required information):

Name, unique identification information or domestic residence registration number, address, contact, occupation, nationality

■ Credit capability information (required information):

The total amount of the property, debt, expenditure, income (including annual income or estimated data) and tax payment record, collateral status (secured loan only)

■ Credit judgment information (required information):

Information that can determine creditworthiness such as delinquency, bankruptcy, subrogation, and other related amounts of money,

■ Other credit information (required information):

Information on occupation (workplace), number of months of work, type of home ownership, type of housing, spouse, etc. (only for secured loans)

■ Financial Transaction Information (required information)

Information generated by consultation for setting up, maintaining, implementing, and managing the transaction type (including interest rate, maturity, etc.), transaction date and time,

■ Other credit information as above: [Court's judgment and decision information, delinquent information, credit recovery support information, technical credit information, etc.]

■ Collection information such as customer ID, date and time of connection, IP address, telephone number, etc. according to the Electronic Financial Transactions Act [Only for Electronic Financial Transactions]

※ Personal information that occurred before this consent is also included.

- Retention period

The above personal (credit) information is held and used for five years from the (financial) transaction end date. After the end date of the (financial) transaction, it will be held and used solely for financial accident investigation, settlement of disputes, complaint handling, and performance of statutory obligations.

* The end date of the (financial) transaction is the termination of service of all contracts (including acceptance, receipt, domestic / foreign exchange, card and third party collateral), including electronic banking Transactions, etc.).

- The right to refuse consent and the disadvantage of refusing to consent

Consent to the collection and use of personal (credit) information above is essential for the conclusion and implementation of the contract, so it is only possible to establish and maintain the (financial) transaction relationship by agreeing to the above.

- Acceptance of Collection and Use

You agree that you will collect and use your personal (credit) information for the purpose above.

- Unique identification information agreement

You agree that you will collect and use your own unique identifying information for this purpose.

* Unique identification information means [resident registration number, passport number, driver's license number, foreign registration number] specified in Article 24 of the Personal Information Protection Act. However, the resident registration number is only required if the act requires or permits it to be specifically addressed.

Name	Signature
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